



**Alaska Commission on  
Postsecondary Education**

P.O. Box 110505  
Juneau, Alaska 99811-0505  
Toll Free: (800) 441-2962 • TDD: (907) 465-3143  
In Juneau: (907) 465-2962 • Fax: (907) 465-5316  
[acpe.alaska.gov](http://acpe.alaska.gov)

## Monthly Billing Statement

JANE DOE  
155 MAIN ST  
ANYWHERE, KS 99801-6283

|||||

Primary Borrower:	JANE E. DOE
Primary Borrower Account:	0123456789
Current amount due on loans from ACPE:	2,687.03
Next payment due date:	11/01/12
Current principal balance:	230,995.59
Date most recently billed:	10/31/12

Payment is not required until the due date shown above.

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### PAYMENT COUPON

TOTAL DUE 2,687.03

DUE DATE 11/01/12

TOTAL PAID

ACPE Processing Center  
P.O. Box 110510  
Juneau, AK 99811-0510

JANE E DOE  
155 MAIN ST  
ANYWHERE, KS 99801-6283

000009082664445019900000268703

## Making a payment

- **By mail:** Make check or money order (in US dollars) payable to ACPE and send to P.O. Box 110510, Juneau, AK 99811-0510. Please include your billing coupon or your account reference number.
- **By phone:** To make a payment through the Interactive Voice Response (IVR) system (24/7) or to speak with a customer service representative (M-F, 8:30 AM – 4:30 PM), call (907) 465-2962 or 1-800-441-2962.
- **Online:** Schedule an electronic payment, or enroll in paperless billing, on our website at [acpe.alaska.gov](http://acpe.alaska.gov)

**Borrowers making recurring payments may be eligible for a 0.25% interest rate reduction!**

## Payment processing

- **Payments:** Payments are first applied to outstanding interest with the balance applied to the loan principal.
- **Paying Ahead:** You may pay more than the Current Amount Due without penalty. Payments must first satisfy the Current Amount Due; any additional amount will be applied toward future minimum monthly payments (MMP). If you have satisfied a future MMP, your next billing statement will list the new due date. Payments that satisfy future MMPs do not stop interest accrual; therefore, you are encouraged to continue making payments.
- **Authorization for electronic debit:** When you remit payment as a paper check, you are authorizing us to use information from your check to electronically debit your checking account via an electronic fund transfer (EFT). Funds may be debited from your account as soon as the same day you make, or we receive, your payment. You will not receive your cancelled check back from your financial institution.
- **Late payments:** We must receive your payments no later than the close of business on the payment due date to be considered on time. Additionally, electronic payments made after 5:00 PM Alaska Standard Time will be processed the following business day. Late payments may not be reflected on your next billing statement.
- **Payment in full:** To pay a loan in full, all outstanding principal and interest must be satisfied. To obtain your payoff amount, login to your account online or contact us at 1-800-441-2962.
- **Interest accrual:** Interest accrues daily on outstanding principal balance.

## Credit reporting

Information concerning the amount of your loan(s) and its repayment status will be reported each month to the three major consumer reporting agencies: Experian, Equifax, and TransUnion.

## Repayment assistance

If you are having trouble making your payment, contact us immediately. There may be ways we can assist you, such as:

- Postponing your payment with a deferment or forbearance
- Temporarily reducing your payment

To learn more about your options, visit us at [acpe.alaska.gov](http://acpe.alaska.gov). The U.S. Department of Education, at [studentaid.ed.gov](http://studentaid.ed.gov), is another resource for information on federal loan options including income-sensitive, income-based, extended, and graduated repayment plans.

JANE E DOE

	Original Principal	Current Balance	Interest Rate	Principal Paid to Date	Capped Int to Date	Interest Paid to Date	Total Paid to Date
WS0017	8,500.00	9,253.70	6.800	0.00	54.40	7.69	7.69
WS0018	24,500.00	29,643.95	6.800	0.00	54.40	24.63	24.63
WS0019	8,500.00	9,253.70	6.800	0.00	54.40	7.69	7.69
WS0020	24,500.00	28,436.47	6.800	0.00	54.40	23.62	23.62
WS0201	237.00	243.87	2.390	1.79	54.40	2.38	4.17
WS0202	1,120.00	1,380.87	2.390	6.77	54.40	47.29	54.06
WS0203	5,263.00	5,441.12	2.390	14.83	54.40	53.04	67.87
WS0204	3,880.00	4,775.19	2.390	30.13	54.40	141.71	171.84
WS0205	311.00	321.28	2.390	1.10	54.40	3.13	4.23
WS0206	5,500.00	5,682.90	2.390	18.63	54.40	55.41	74.04
WS0207	5,000.00	6,117.00	2.390	12.54	54.40	126.81	139.35
WS0208	2,750.00	2,965.13	6.800	26.33	54.40	46.88	73.21
WS0209	2,500.00	3,535.65	6.800	18.67	54.40	93.32	111.99
WS0210	8,500.00	9,253.70	6.800	0.00	54.40	7.69	7.69
WS0211	22,500.00	30,150.93	6.800	0.00	54.40	340.05	340.05
WS0212	2,000.00	2,661.84	6.800	1.02	54.40	29.13	30.15
WS0213	8,500.00	9,253.70	6.800	0.00	54.40	7.69	7.69
WS0214	24,500.00	31,771.74	6.800	0.00	54.40	246.90	246.90
WS0215	8,500.00	9,253.70	6.800	0.00	54.40	7.69	7.69

Your federal loans include provisions for origination and other fees; however, no fees have been charged to you on your federal loans from ACPE.

This page reserved for the display of loan detail overflow not displayed on sheet 2, page 1.